
State: District of Columbia **First Filing Company:** St. Paul Fire and Marine Insurance Company, ...
TOI/Sub-TOI: 17.1 Other Liability-Occ Only/17.1001 Commercial General Liability
Product Name: Commercial General Liability
Project Name/Number: Form and Rule Submission/2014-09-0032

Filing at a Glance

Companies: St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Mercury Insurance Company

Product Name: Commercial General Liability

State: District of Columbia

TOI: 17.1 Other Liability-Occ Only

Sub-TOI: 17.1001 Commercial General Liability

Filing Type: Form

Date Submitted: 09/03/2015

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SERFF Status: Submitted to State

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Co Tr Num: 2014-09-0032

Effective Date 02/01/2016

Requested (New):

Effective Date 04/01/2016

Requested (Renewal):

Author(s): Jane Swanson, Jennifer Potvin

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

State: District of Columbia
TOI/Sub-TOI: 17.1 Other Liability-Occ Only/17.1001 Commercial General Liability
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General Information

Project Name: Form and Rule Submission

Project Number: 2014-09-0032

Reference Organization:

Reference Title:

Filing Status Changed: 09/03/2015

State Status Changed:

Created By: Jane Swanson

Corresponding Filing Tracking Number:

Status of Filing in Domicile: Pending

Domicile Status Comments: CT is file & use

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Jane Swanson

Filing Description:

In accordance with the insurance laws and regulations in your state, we respectfully submit the attached filing for your review and consideration.

With this filing we are submitting seven new endorsements for use with our Entertainment Program General Liability Tenant Users Liability Insurance Policies. For further detail regarding this filing, please refer to the Filing Memorandum and Form Transmittal Supplement included with this filing. The premium for this program will continue to be determined on an (a) rated basis.

Your approval of this filing will be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

Company and Contact

Filing Contact Information

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Filing Company Information

St. Paul Fire and Marine Insurance
Company
One Tower Square
Hartford, CT 06183
(860) 277-5660 ext. [Phone]

CoCode: 24767
Group Code: 3548
Group Name:
FEIN Number: 41-0406690

State of Domicile: Connecticut
Company Type:
State ID Number:

St. Paul Guardian Insurance
Company
One Tower Square
Hartford, CT 06183
(860) 277-5660 ext. [Phone]

CoCode: 24775
Group Code: 3548
Group Name:
FEIN Number: 41-0963301

State of Domicile: Connecticut
Company Type:
State ID Number:

St. Paul Mercury Insurance
Company
One Tower Square
Hartford, CT 06183
(860) 277-5660 ext. [Phone]

CoCode: 24791
Group Code: 3548
Group Name:
FEIN Number: 41-0881659

State of Domicile: Connecticut
Company Type:
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: District of Columbia

First Filing Company:

St. Paul Fire and Marine Insurance Company, ...

TOI/Sub-TOI: 17.1 Other Liability-Occ Only/17.1001 Commercial General Liability

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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Change Of Limits Endorsement - General Total Limit Applies Per Special Event Declared By Tenant User	L0847	03-15	END	New			L0847F_0315.PDF
2		Special Event Declared By Tenant User Limitation Endorsement	L0848	03-15	END	New			L0848F_0315.PDF
3		Tenant User - Additional Protected Person Endorsement	L0849	03-15	END	New			L0849F_0315.PDF
4		Tenant User - Described Event Or Activity Exclusion Endorsement	L0850	3-15	END	New			L0850 0315 - Tenant User - Described Event or Activities Exclusion.pdf
5		Tenant User - Rate Schedule	L0851	3-15	DEC	New			L0851 0315 - Tenant User - Rate Schedule.pdf
6		Tenant User - Specified Activities Exclusion Endorsement	L0852	3-15	END	New			L0852 0315 - Tenant User - Specified Activities Exclusion.pdf
7		Tenant User - Described Event And Hazard Class Schedule	L0853	3-15	END	New			L0853 0315 - Tenant User - Described Event and Hazard Class Schedule.pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule

State:	District of Columbia	First Filing Company:	St. Paul Fire and Marine Insurance Company, ...
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1001 Commercial General Liability		
Product Name:	Commercial General Liability		
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DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

**CHANGE OF LIMITS ENDORSEMENT – GENERAL TOTAL LIMIT
APPLIES PER SPECIAL EVENT DECLARED BY TENANT USER**

This endorsement changes your Commercial General Liability Protection.

How Coverage Is Changed

The following is added to the General total limit section. This change broadens coverage.

We'll apply the general total limit separately to the combined total of all covered injury, damage, and medical expenses that result from each described special event.

Described tenant user means the tenant user declared to us.

Described time period means the period of time:

- beginning at 12:01 a.m. on the first date of the described special event; and
- ending at 12:00 a.m. on the last date of the described special event;

at the address of the described special event.

Described special event means:

- an event that is an Event Type listed on the Described Event and Hazard Class Schedule and declared to us by the described tenant user for the described time period declared to us by that tenant user; or
- the set up or take down for that special event.

Other Terms

All other terms of your policy remain the same.

SPECIAL EVENT DECLARED BY TENANT USER LIMITATION ENDORSEMENT

This endorsement changes your Commercial General Liability Protection.

How Coverage Is Changed

The following is added to the What This Agreement Covers section. This change limits coverage.

Described special event. We'll apply this agreement only to:

- covered bodily injury or property damage that results from the described special event, happens during the described time period for such event and is caused by an event;
- covered personal injury that results from the described special event and is caused by a personal injury offense committed during the described time period for such event;
- covered advertising injury that results from the described special event and is caused by an advertising injury offense committed during the described time period for such event; or
- covered medical expenses that result from bodily injury caused by an event that happens during the described time period and that result from such described special event.

Described tenant user means the tenant user declared to us.

Described time period means the period of time:

- beginning at 12:01 a.m. on the first date of the described special event; and
- ending at 12:00 a.m. on the last date of the described special event;

at the address of the described special event.

Described special event means:

- an event that is an Event Type listed on the Described Event and Hazard Class Schedule and declared to us by the described tenant user for the described time period declared to us by that tenant user; or
- the set up or take down for that special event.

Other Terms

All other terms of your policy remain the same.

TENANT USER – ADDITIONAL PROTECTED PERSON ENDORSEMENT

This endorsement changes your Commercial General Liability Protection.

How Coverage Is Changed

The following is added to the Who Is Protected Under This Agreement Section. This change adds certain protected persons and limits their coverage.

Tenant user. The described tenant user is a protected person. But only for covered injury, damage or medical expenses that result from the described special event.

Described tenant user means the tenant user declared to us.

Described time period means the period of time:

- beginning at 12:01 a.m. on the first date of the described special event; and
- ending at 12:00 a.m. on the last date of the described special event;

at the address of the described special event.

Described special event means:

- an event that is an Event Type listed on the Described Event and Hazard Class Schedule and declared to us by the described tenant user for the described time period declared to us by that tenant user; or
- the set up or take down for that special event.

Other Terms

All other terms of your policy remain the same.

TENANT USER – DESCRIBED EVENT OR ACTIVITY EXCLUSION ENDORSEMENT

This endorsement changes your Commercial General Liability Protection.

How Coverage Is Changed

The following is added to the Exclusions – What This Agreement Won't Cover section. This change excludes coverage.

- is sponsored or conducted by or for you; and,
- is described in the Coverage Summary.

Described event or activity. We won't cover injury or damage or medical expenses that result from any event or activity which:

Other Terms

All other terms of your policy remain the same.

TENANT USER – RATE SCHEDULE

Admissions	Class 1	Class 2	Class 3	Class 4
0 – 100				
101 – 500				
501 – 1500				
1501 – 3000				
3001 – 5,000				
5001 - 10,000				
Over 10,000				

TENANT USER – SPECIFIED ACTIVITIES EXCLUSION ENDORSEMENT

This endorsement changes your Commercial General Liability Protection.

How Coverage Is Changed

The following is added to the Exclusions – What This Agreement Won't Cover section. This change excludes coverage.

Specified activities. We won't cover injury or damage or medical expenses that result from the following activities:

Aircraft Rides, Hang Gliding, Parasailing, Parachuting and Hot Air Balloon Rides;

Animal Acts or Shows, Rides and Petting Zoos;

Bungee Jumping, Cycling, Skateboarding, Trampolines, Wall Climbing and Zip lines;

Boxing, Wrestling, Hockey and Karate;

Circus and Carnivals;

Concerts - Rap, Heavy Metal Hip Hop, Ski Punk concerts or similar types of music;

Firearms;

Fireworks/Pyrotechnics;

Food Concessions;

Mechanical or Inflatable Amusement Devices;

Motorized Sports including tractor/truck pulls;

Mosh Pits and Slam Dancing or similar activities;

Parades;

Paintball, Laser Tag, War Games;

Professional Sports;

Rodeo and Roping;

Swap Meets/Flea Markets;

Skiing, Luge, Tobogganing and other snow or ski activities;

Swimming, Water Sports and Water Slides;

However, we won't apply this exclusion to any activity described in the Coverage Summary.

Other Terms

All other terms of your policy remain the same.

**TENANT USER – DESCRIBED EVENT AND HAZARD CLASS
SCHEDULE**

Event Type

Hazard Class

**TENANT USER – DESCRIBED EVENT AND HAZARD CLASS
SCHEDULE**

Event Type

Hazard Class

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Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Filing Memorandum & Form Transmittal Supplement
Comments:	
Attachment(s):	TULIP 2015 Memo A-Form.pdf TULIP Forms Transmittal 8.24.15.pdf
Item Status:	
Status Date:	

Entertainment Program General Liability - Tenant Users Liability

**St Paul Fire & Marine Insurance Company
St Paul Mercury Insurance Company
St Paul Guardian Insurance Company**

Filing Memorandum

The General Liability Entertainment Program encompasses the broad, but specialized creative works fields of theater, film, fine art, dance, opera, music, literary publishing, television, radio, special events and the industries that support them. Entertainment Program also extends to cultural entertainment entities such as museums.

With this filing, we are introducing seven new forms in support of the Tenant Users Liability coverage. Please see the attached forms transmittal for additional information.

FORM TRANSMITTAL SUPPLEMENT

Filing Number: 2014-09-0032

Form Title	New Form	Replaced Form	Type of Form* / Line of Business / Mandatory (M) or Optional (O)	Broaden (B) Restrict (R) Clarify (C)	Description of Form
CHANGE OF LIMITS ENDORSEMENT - GENERAL TOTAL LIMIT APPLIES PER SPECIAL EVENT DECLARED BY TENANT USER	L0847 03-15	NEW	END/GL/M	B	This form is used on all Tenant User policies and broadens the application of the General Total Limit to each Described Special Event.
SPECIAL EVENT DECLARED BY TENANT USER LIMITATION ENDORSEMENT	L0848 03-15	NEW	END/GL/M	R	This form is used on all Tenant User policies and restricts coverage to special event declared by Tenant User.
TENANT USER – ADDITIONAL PROTECTED PERSON ENDORSEMENT	L0849 03-15	NEW	END/GL/M	C	This form is used on all Tenant User policies and adds the Tenant User as an additional protected person for coverage resulting from a Described Special Event.
TENANT USER – DESCRIBED EVENT OR ACTIVITY EXCLUSION ENDORSEMENT	L0850 03-15	NEW	END/GL/O	R	This form may be used on all Tenant User policies and excludes events or activities sponsored or conducted by or for you and is described in the Coverage Summary.
TENANT USER – RATE SCHEDULE	L0851 03-15	NEW	DEC/GL/M	C	This form is used on all Tenant User policies providing a schedule of rates applicable to hazard classes.
TENANT USER – SPECIFIED ACTIVITIES EXCLUSION ENDORSEMENT	L0852 03-15	NEW	END/GL/M	R	This form is used on all Tenant User policies and excludes designated activities listed in the endorsement.
TENANT USER – DESCRIBED EVENT AND HAZARD CLASS SCHEDULE	L0853 03-15	NEW	DEC/GL/M	C	This form is used on all Tenant User policies providing a schedule of covered event types and the associated hazard classes.

Type of Form Legend:

ADV = Advertising

ABE = Application/Binder/Enrollment

BND = Bond

CNR = Canc/NonRen Notice

CER = Certificate

DEC = Declarations/Schedule

DSC = Disclosure/Notice

ERS = Election/Rejection/Supplemental Applications

END = Endorsement/Amendment/Conditions

OTH = Other

PCF = Policy/Coverage Form

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